IN THE UNITED STATES DISTRICT COURT FOR THE MILLE DISTRICT OF ALABAMA **EASTERN DIVISION**

2007 MAR 191A 10: 42

George D. McCarley

Plaintiff

NEW HACIVIL Action No. 3:06-CV-0091-MEF

Lead Case

v.

U.S. DISTRICT COURT MIDGLE DISTRICT ALA

Household Finance Corporation III

Defendant

Jury Trial Demand

RESPONSE TO DEFENDANT REPLY RE: RESPA

Magistrate Judge Capel, upon review of case particulars, extended defendant time¹ to respond to the order of Judges McPherson and Fuller. The orders of all three judge's demanded a response to allegations of RESPA violations. On February 16, 2007, defendant lodged a response although that response never once mentioned RESPA charges excepting a one sentence denial. Defendant then launched into a series of duplicative defenses of their act of foreclosure². Plaintiff suggests to this court that said defendant is in such a state of denial relative to their illegal acts that they cannot even follow a judges instructions. As further evidence, plaintiff points out that as of this writing, defendant has never once requested to review³ the considerably large body of evidence and exhibits in possession of plaintiff McCarley, thus providing ultimate evidence of defendant holistic failure to either state or construct a plausible defense throughout this series of legal actions. Plaintiff alleges failure to request a review of evidence suggests further FRCP Rule 55 Bad Faith actions.

Respectfully submitted

George D. McCarley, Pro Se

216B Chestnut Street Roanoke, Al 36274

334-863-6489

¹ Judge Capel order of January 26, 2007

² Defenses never requested or ordered by this court

³ As allowed by Rule 26

PROOF OF SERVICE

I, George D. McCarley, do swear or affirm that on this date, March 15, 2007, as required by Supreme Court Rule 29 I have served the enclosed ACTION on each party to the above proceeding or that party's counsel, and on every other person required to be served, by depositing envelope containing the above documents in the United States Mail properly addressed to each of them, and with first class postage prepaid, or by delivery to a third party commercial carrier for delivery within 3 calendar days.

The Clerk

Middle District of Alabama, Eastern Division One Church Street, PO Box 711 Montgomery, Al 36101-0711 334-954-3600 **Defendant Attorney**

Mr. George Parker Bradley Arant Rose and White Alabama Center for Commerce 401 Adams Avenue, Suite 780 Montgomery, Al 36104 334-956-7671, 956-7700

I declare under penalty of perjury that the foregoing is true and correct

Executed on March 15, 2007

George D. McCarley